RESEARCH PLAN PROPOSAL

Impact of Consumer Buying Behaviour on Consumer Satisfaction: An Empirical Study on Select Online and In-store Jewellery Purchase

For registration to the degree of

Doctor of Philosophy

IN THE FACULTY OF COMMERCE AND MANAGEMENT

IIS (Deemed to be University)

Submitted by:

Ms. Swati Phophalia

Research Scholar

IIS (Deemed to be University)

Under the Supervision of

Supervisor:

Prof M.K. Sharma

Dean

Dept of Management

IIS (Deemed to be University

Jaipur

Co Supervisor:

Dr. Shweta Kastiya

Sr. Assistant Professor

Faculty of Commerce and Management

IIS (Deemed to be University)

Jaipur

Department of Management

August 2019

CONTENTS

S. No	Particulars	Page No.
1.	Introduction	3
2.	Review of Literature	8-20
3.	Research Gap	21
4.	Relevance of the Study	22
6.	Scope of the Study	22
7.	Flow of Research	23
8.	Theoretical Framework	27-28
9.	Objectives of the study	29
10.	Hypotheses	29
11.	Research Methodology:	30-31
	Research Design	
	Universe of the Study	
	Data Collection	
	Sample Details	
	Tools and Techniques	
	Limitations	
12.	Scheme of Chapterization	32-33
13.	References	34-36
	(Appendices)	

Introduction

Consumer Behaviour

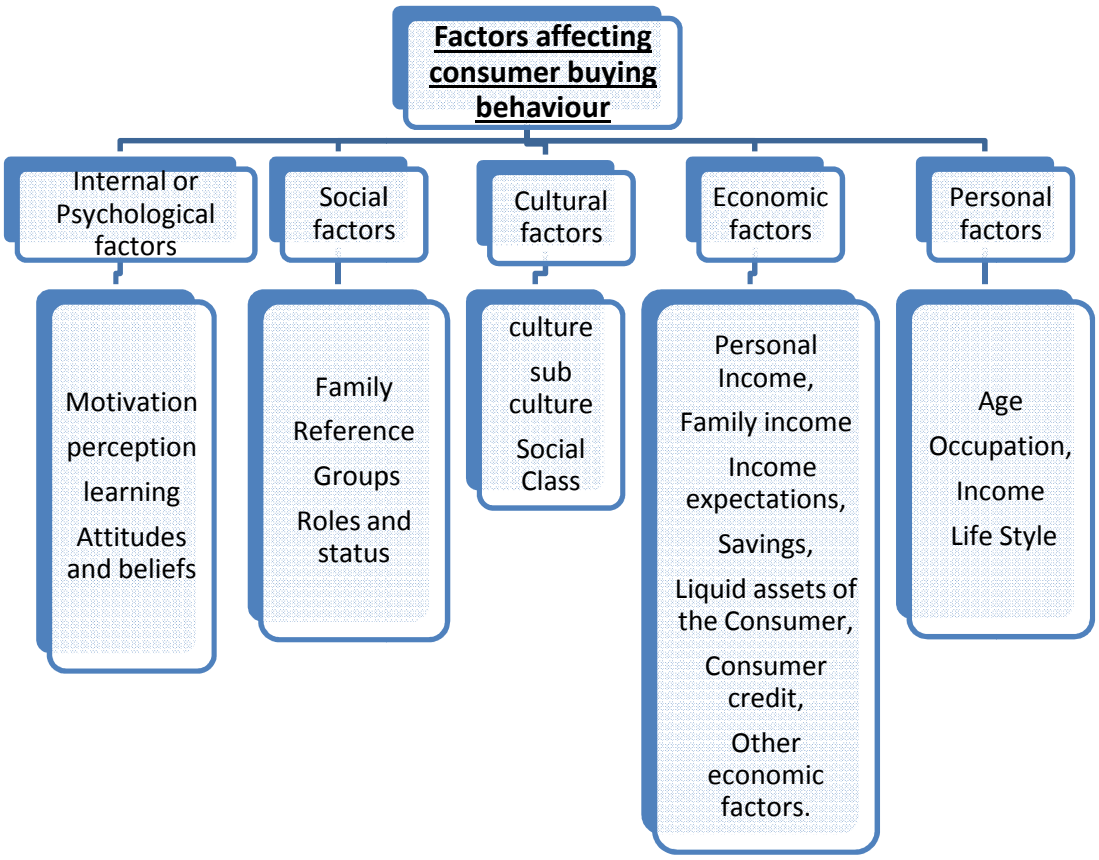
Consumer behaviour is the study of how individual customers, groups or organizations select, buy, use, and dispose ideas, goods, and services to satisfy their needs and wants.

By understanding what causes the consumers to buy particular goods and services will help in determining which products are needed in the market.

According to Engel, Blackwell, and Mansard, 'consumer behaviour is the actions and decision processes of people who purchase goods and services for personal consumption'

Major Factors affecting consumer buying behaviour

The consumer behaviour or buyer behaviour is influenced by several factors or forces. They are:



1. Internal or psychological factors:

The buying behaviour of consumers is influenced by a number of internal or psychological factors. The most important are

a) Motivation

b) Perception

2. Social factors:

Man is a social animal. Hence, our behaviour patterns, likes and dislikes are influenced by the people around us to a great extent. The social factors influencing consumer behaviour are

a) Family,

b) Reference Groups,

c) Roles and status.

3. Cultural factors:

According to Kotler human behaviour is largely the result of a learning process and as such individuals grow up learning a set of values, perceptions, preferences and behaviour patterns as the result of socialization both within the family and a series of other key institutions. Cultural factors consist of

a) Culture,

b) Sub culture and

c) Social class.

4. Economic Factors:

Consumer behaviour is influenced largely by economic factors. Economic factors that influence consumer behaviour are

a) Personal Income,

b) Family income,

c) Income expectations,

d) Savings,

e) Liquid assets of the Consumer,

f) Consumer credit,

g) Other economic factors.

5. Personal factor:

Personal factors also influence buyer behaviour. The important personal factors, which influence buyer behaviour, are

a) Age,

b) Occupation,

c) Income

d) Life Style

Consumer Satisfaction

It is a term which denotes the feeling of joy a consumer gets while or after consuming a product. It depends on consumer expectation about the product. Consumer compares the actual performance of the product with expected performance and thus feels satisfied or dissatisfied

If the performance exceeds expectations, the customer is highly satisfied and delighted

Jewellery

Jewellery consists of small decorative items worn for personal adornment, such as brooches, rings, necklaces, earrings, pendants, bracelets, and cufflinks. Jewellery may be attached to the body or the clothes. Jewellery is being designed for men, women, and children. There are various categories of jewellery popular in India including gold jewellery, silver jewellery, platinum jewellery, diamond jewellery, colour stone jewellery, beaded jewellery, kundan meena jewellery, temple jewellery, thewa jewellery etc.

Indian Scenario

The Gems and Jewellery sector contributes around 6-7 per cent to the country's GDP and also employs over 2.5 million workers. It is one of the fastest growing sectors, it is extremely export oriented and labour intensive industry. Traditionally the main motif to buy jewellery is to show off wealth or for investment and is brought from the traditional family jeweller. But in recent years the Gems and Jewellery sector is witnessing changes in consumer preferences due to the adoption of western lifestyle. Moreover, increase in the per capita income has led to an increase in sales of jewellery, as jewellery has always been a status symbol in India.

Consumers are now demanding fashionable and lightweight jewellery with new designs and varieties. Young generation is more inclined towards branded jewellery as branded jewellers are able to meet their changing demands better than traditional jewellers. Today consumer is looking for fineness and exclusivity. To meet out their demand and make their process efficient fast and cost effective most of the jewellers are adopting latest tools in technology.

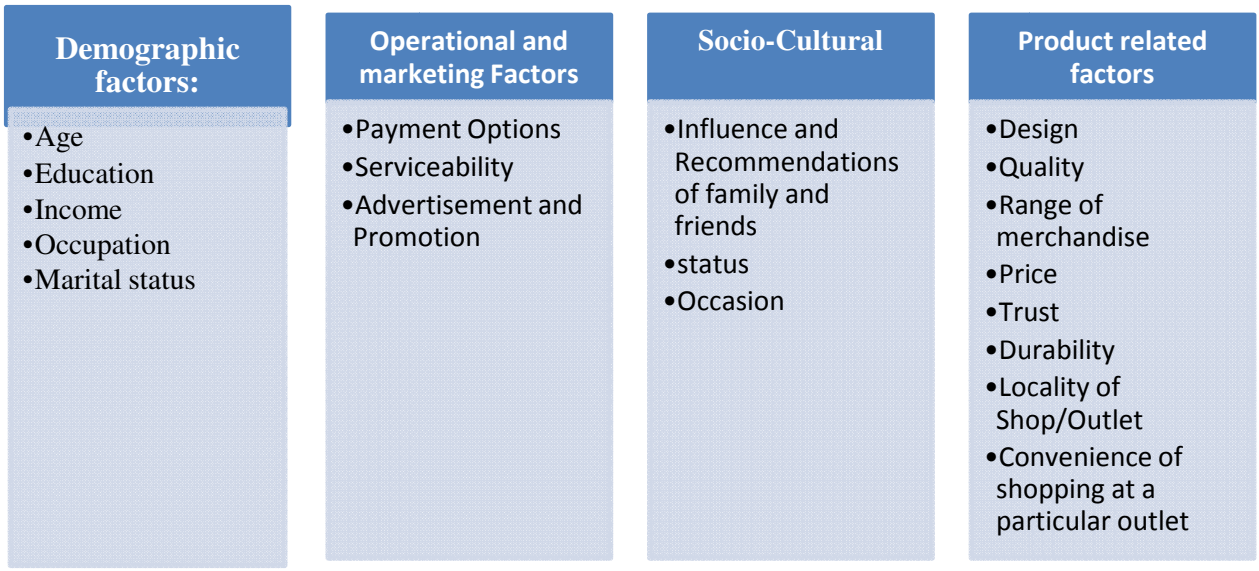
Buyers of jewellery are demanding new designs and varieties and are open to making purchases through the medium of online platforms, while the youth is showing a keen interest in semi-precious stones for astrological reasons.

Reasons to wear jewellery

- Be admired and respected
- Make a good impression on the opposite sex
- Look professional at work
- Tradition and customs.
- Sentimental value To feel good about self Express individuality
- Be cool and trendy
- Be modern & up-to-date
- Make a good first impression
- Display wealth & status

Major jewellery brands in India	Major online jewellery websites
Tanishq	Bluestone.com
Amrapali	Velvetcase.in
Kalyan Jewellers	CaratLane.com
Malabar Gold & Diamonds	Jewelsouk.com
Joy Alukkas	Amazon
Nakshatra	Nakshatra.world
PC jeweller	Flipkart
Senco Gold & Diamonds	
Orra	
TBZ	

Factors affecting consumer buying behaviour towards jewellery

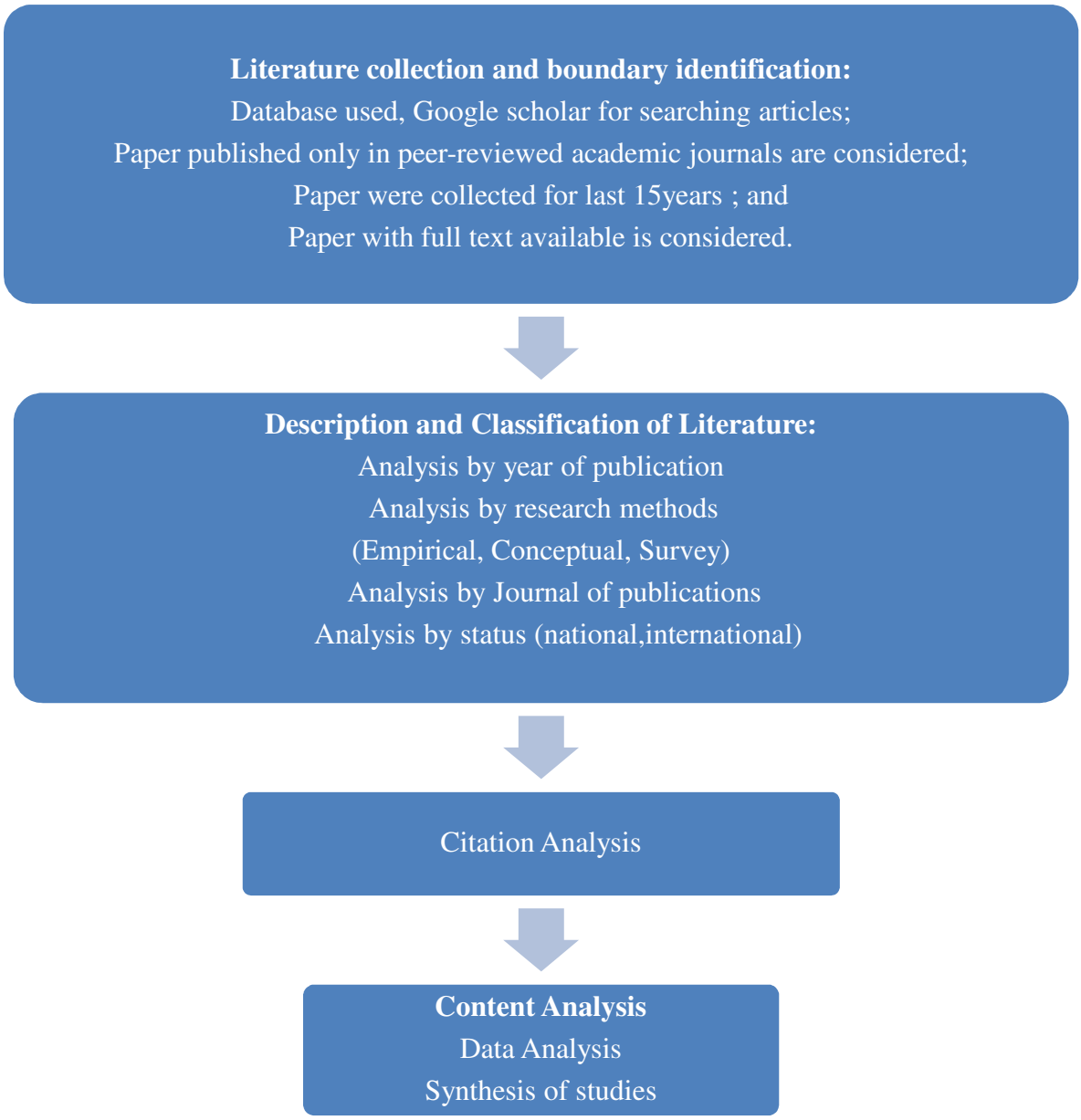


Factors affecting customer satisfaction includes

Factors affecting customer satisfaction
• Quality of product
• Convenience
• Personalization
• Quality of service
• After sales service
• Perceived value of the product
• Behaviour of staff
• Buy back and exchange facilities
• Design
• Brand Image

Review of Literature

Flow of Literature Review


Literature collection and boundary identification:
Database used, Google scholar for searching articles;
Paper published only in peer-reviewed academic journals are considered;
Paper were collected for last 15years ; and
Paper with full text available is considered.
Description and Classification of Literature:
Analysis by year of publication
Analysis by research methods
(Empirical, Conceptual, Survey)
Analysis by Journal of publications
Analysis by status (national,international)
Citation Analysis
Content Analysis
Data Analysis
Synthesis of studies

Research Articles by year of publication:

Year	No. Of Research Paper
2003-2008	7
2009-2013	15
2014-2018	8

Research article by research methods:

Topic	No. of Related articles
Empirical	5
Conceptual	3
Survey	22

S.no	Journal of Publications
1.	International Journal of Engineering and Management Sciences, 3(1), 43-52
2.	Journal of Electronic Commerce Research, 6(3), 193
3.	Journal of marketing research, 46(2), 247-259
4.	Journal of Consumer Behaviour: An International Research Review, 4(1), 40-50
5.	Journal of Basic and Applied Scientific Research, 3(2), 340-347
6.	International Journal of Retail & Distribution Management, 31(2), 95-106.
7.	Journal of Consumer Behaviour, 10(6), 338-346
8.	Journal of Fashion Marketing and Management: An International Journal, 12(4), 456-468
9.	Psychology & Marketing, 26(7), 625-651
10.	JOURNAL OF BUSINESS AND ADMINISTRATION RESEARCH REVIEW, ISSN-2347-856X ISSN-2348-0653, 1(6), 86

11.	Language in India, 17(4), 163-188
12.	*BUSINESS REVIEW (GBR)*, 60.
13.	*International Journal of Applied Research*, *3*(1), 853-857
14.	www.researchgate.net.
15.	*International Journal*, *3*(7).
16.	*Journal of Business and Retail Management Research*, *10*(3).
17.	International Education & Research Journal [IERJ], *5*(1).
18.	International Journal of Scientific Research in Recent Sciences IJSRRS, 1(1)
19.	International Journal of Multidisciplinary Educational Research, 2(9) 10-19
20.	*Proceedings des Congrés Paris-Venise des Tendences Marketing, Paris*, 8-1 7
21.	European Journal of Marketing, Volume 43, Issue 9/10: 1121-1139 (2009).
22.	International Marketing Review, 29(3), 253-275. (c., 2012)
23.	Journal of retailing and consumer services, 21(5), 735-744.
24.	Journal of Bangkok University
25.	International Journal of Retail & Distribution Management, 41(11/12), 885-900
26.	Electronic Commerce Research and Applications, 11(1), 49-58.
27.	Indian Journal of Commerce & Management Studies, 3(3).
28.	International Journal of Marketing Studies, 2(1), 213.
29.	Journal of Business research, 56(11), 867-875.
30.	Journal of Business Research, 57(7), 768-775.

Research article by Status:

National	International
13	17

Citation Analysis:

Citation means that someone has referred work of other author(s). In the present literature review, citation information provided by Google Scholar has been used for citation analysis to observe the quality of papers.

Citation Analysis:

S.NO	Title	Author (Year)	No. of citations
1	Impact of demographic factors of consumers on online shopping Behaviour: A study of consumers in India	Dahiya Richa (2012)	61
2	The impact of internet user shopping patterns and demographics On consumer mobile buying behaviour	Bigne, E., Ruiz, C., &Sanz, S. (2005).	190
3	Why Do Consumers Buy Counterfeit Luxury Brands?	Wilcox, K., Kim, H. M., & Sen, S. (2009).	642
4	Effect of brand name on consumers' risk perceptions of online shopping	Huang, W. Y., Schrank, H., & Dubinsky, A. J. (2004).	239
5	Customer perceptions about branding and purchase intention: a study of FMCG in an emerging market.	Tariq, M. I., Nawaz, M. R., Nawaz, M. M., & Butt, H. A. (2013).	66
6	Generation Y female consumer	Bakewell, C., & Mitchell,	536

	decision-making styles.	V. W. (2003).	
7	Engaging customers on Facebook: Challenges for e-retailers	Harris, L., & Dennis, C. (2011).	177
8	The Influence of Mall Environment on Female Fashion Shoppers' Value and Behaviour	Michon, R., Yu, H., Smith, D., &Chebat, J. C. (2008).	73
9	Value-based segmentation of luxury consumption Behaviour	Wiedmann, K. P., Hennigs, N., &Siebels, A. (2009).	600
10	Consumer behaviour in the gold jewellery market of kerala	Dr. Jojo K Joseph 2014	1
11	Consumer Perception of Branded Jewelry in India	NC Sanjula (2017)	1
12	Retailers and customers perception towards branded gems and jewelry: a comparative study	Navneet Gera	-
13	A study on consumer behaviour towards jewellery products in Tiruchirappalli district	Chitradevi, T. (2017).	1
14	Effect of celebrity endorsement on customers' buying Behaviour towards gold ornaments. A descriptive study conducted at kottayam, kerala	Krishnan, A. & Koshy, L. 2013	-
15	Buying Behaviour of Women towards Gold Ornaments	Bhuvaneswari, G. G., &Muthupandi, M. (2015).	1
16	A study of factors influencing customers' purchasing behaviours of gold ornaments	Chaisuriyathavikun, N., &Punnakitikashem, P. (2016).	6

17	A study on the influence of advertisements on the buying behaviour of gold jewelleryconsumers'ofkollam district	MS Manoj - 2015	-
18	A Study of Consumer Online Shopping Attitude and Behaviour towards Jewellery	Srivastava, P. (2013)	-
19	Consumer buying behaviour with regard to branded and traditional jewellery with special reference to Jaipur jewellery market	Jain, N. (2013).	2
20	Which luxury perceptions affect most consumer purchase behavior? A cross-cultural exploratory study in France, the United Kingdom and Russia.	De Barnier, V., Rodina, I., & Valette-Florence, P. (2006).	80
21	E-consumer behaviour	Dennis, C., Merrilees, B., Jayawardhena, C., & Tiu Wright, L. (2009).	277
22	Risk, trust, and consumer online purchasing behaviour: a Chilean perspective	Bianchi, C., & Andrews, L. (2012).	130
23	Consumer values, motivation and purchase intention for luxury goods	Nwankwo, S., Hamelin, N., & Khaled, M. (2014).	77
24	A study of factors influencing purchase decision in an online jewelry store.	Myllymaki, R. P. (2010).	-
25	Comparing online and in-store shopping behavior towards luxury	Liu, X., Burns, A. C., & Hou, Y. (2013).	85

	goods.		
26	Consumers rule: How consumer reviews influence perceived trustworthiness of online stores.	Utz, S., Kerkhof, P., & Van Den Bos, J. (2012).	202
27	An empirical study of the marketing strategies on the Indian gold ornament market.	Moideen, A. ,& Khan.(2012)	-
28	Hallmarking in India: A Major Quality Initiative in the Largest Gold Jewellery Market in the World.	Prasad, V. V. D. (2010).	5
29	Consumer patronage and risk perceptions in Internet shopping.	Forsythe, S. M., & Shi, B. (2003).	1440
30	Gender differences in the perceived risk of buying online and the effects of receiving a site recommendation	Garbarino, E., & Strahilevitz, M. (2004).	932

Richa, D. (2012) highlighted that Gender impacts frequency of on-line shopping positively and family size impacts overall spend on on-line shopping. The study found that people tend to shop online for essential services like reservations and banking. However, people are hesitant in shopping online for lifestyle goods like dresses, apparels, footwear and jewellery etc.

(Bigne, Ruiz, & Sanz, 2005) made an approximation of the M-shopper profile and identified the variables influencing purchase Behaviour. The study revealed that Spanish Internet users shows that the M-commerce decision can be predicted according to consumer age, social class and behaviour patterns as user of non-store shopping channels.

Wilcox, K., Kim, H. M., & Sen, S. (2009) reveals that consumers' desire for counterfeit brands will depend on the extent to which their social goals are fulfilled. The authors demonstrate that the social functions served by consumers' luxury brand attitudes can be influenced by elements of the marketing mix (e.g., product design, advertising), thus enabling marketers to curb the demand for counterfeit brands through specific marketing-mix actions.

Huang, W. Y., Schrank, H., & Dubinsky, A. J. (2004) proposed to investigate the relationship between brand names and consumers' perceived risk. The study highlighted that the presence or absence of a product's brand name affects online shoppers' perceived risk, but in the opposite direction to that expected. There was no significant difference between online shoppers' perceived risk in comparison with brand familiarity; however, online shoppers possessed lower perceived risk than non-shoppers

Tariq, M. I., Nawaz, M. R., Nawaz, M. M., & Butt, H. A. (2013) examines the purchase Behaviour of the customers that how general public attract to make purchase of the branded product and also reveal the important aspects which are quite necessary to capture the purchase intention of the customers. The study states that the consumers are attracted towards a product through its image in their mind. The brand image, quality of the product, knowledge about the product, brand loyalty are some of the factors that have strongly influenced the purchase intention of the customers.

Bakewell, C., & Mitchell, V. W. (2003) examines the decision making of Adult Female Generation Y consumers (those born after 1977) using Sproles and Kendall's (1986) Consumer Styles Inventory(CSI). The study segmented Generation Y consumers in to five meaningful and distinct decision-making groups, namely: "recreational quality seekers", "recreational discount seekers", "trend setting loyals", "shopping and fashion uninterested" and "confused time/money conserving". Through this study they proved shopping as a form of leisure and enjoyment for adult female Generation

Harris, L., & Dennis, C. (2011) examined the extent to which participants are willing to incorporate social shopping behaviour. They examined that Participants initially had little interest in Facebook shopping but when 'pushed up then they buy on the basis of friends' recommendations. Participants mostly trusted their real friends than Facebook friends.

Michon, R., Yu, H., Smith, D., &Chebat, J. C. (2008) explores how the shopping mall environment influences the shopping experience and approach behaviour of female fashion shoppers. A favourable perception of the mall atmosphere forms a positive perception of the merchandise offering and triggers hedonic shopping experiences. The effect of the mall environment significantly impacts the shopping objectives of majority female fashion shoppers. Mall atmospherics has no or little effect on the utilitarian value of low or high fashion oriented shoppers.

Wiedmann, K. P., Hennigs, N., &Siebels, A. (2009) gives a understanding of consumers' luxury value perceptions as based on social, individual, functional, and financial aspects. The study developed a comprehensive model of consumers' perception of luxury by integrating the dimensions of financial, functional, individual, and social value to identify relevant behavioural patterns across different value-based segments.

Joseph, D. J. K. (2014) identified the factors which influence the consumer behaviour in gold market of the Kerala state. The study revealed that majority of the respondents were positively

influenced by the brand image of the jewellers on their purchase decisions. The most prominent reason for purchasing gold by the consumers is for own use. This is followed by purchase of gold for marriages in the family, for investment purpose and for gifting to near and dear ones. It was identified that though advertisements given by gold jewellers are helpful in positioning the vendor in the market, the advertisements do not have a significant positive influence on any of the respondent categories in deciding their purchase behaviour.

Sanjula, N. C. (2017) explores different dimension of factors which affect consumer preference for branded jewelry. The study proves that good customer service, advertisement, wide range of products under one roof, improvement in quality get the highest ratings for the selected branded store. New and trendy design, attractive gifts and vouchers and the shopping experience come second in the rating while analyzing the reasons for the choice of particular branded store. The emergence of branded Jewelry is a new concept in shopping.
The branded Jewelry segment occupies only a small share of the total Jewelry market because of the mindset of the average Indian consumer who still regards Jewelry as an investment.

Gera, N. (2015) identify the factors contributing towards purchase of Gems and Jewellery. The study highlighted that brand name matters a lot from customer's perception. Design, Quality, trust plays an important role in purchase of Jewellery for customers. Branding helps create a niche for the product, higher aspirational value and helps retailers demand higher premium.

Chitradevi, T. (2017) analyzed the level of brand awareness, brand preferences and brand loyality and how it correlates among the respondents. The study identified that price, purity and design scores maximum while purchasing jewellery. The preference of consumer is continuously shifted according to the needs, desires, choices and fashion

Krishnan ,A. & Koshy, L studies the effect of celebrity endorsement on consumers buying behaviour towards Gold ornaments in Kerala. They identified the demographic profile of the customers of gold jewellery, the factors other than celebrity endorsement affecting the buying Behaviour and the characteristics of the celebrity which have an influence on buying Behaviour in Kottayam District. Customers are attracted by the attractiveness of the celebrities and

influenced by the credibility of the endorser. Customers are also motivated to purchase gold not only because of the celebrities that appear in advertisements but also on the celebrity-product association.

Bhuvaneswari, G. G., &Muthupandi, M. studies the buying behaviour of women towards gold ornaments. Respondents bought the gold ornaments mainly because of status symbol, investment purpose, and religious purpose. The other reasons for buying gold ornaments are traditional value, own use, gift purpose

Chaisuriyathavikun, N., &Punnakitikashem, P. (2016) investigated factors influencing customers' purchasing intention of gold ornaments. The results revealed that there are two major factors buyer preference and expected future value that are significantly related with customers' intention to purchase gold ornaments.

MS Manoj&Sajjanan D, (2015) studied the influence of various forms of advertisements on the buying behaviour of gold jewellery consumers. They opined that presentation style, information, quality of voice, color combination quality of picture influence the buying decisions of gold Jewellery consumers.

Srivastava, P. (2013) put light on the jewellery buying behaviour of online shoppers of Lucknow. He highlighted that the willingness for online-shopping is very high for various hard and soft goods but people hesitate to buy jewellery online because of lack of satisfaction, social acceptance and recognition and inability to convince family members.

Jain, N. & Sharma, M.K.(2013) highlighted that consumer perceptions and brand specific attributes have a positive relation with consumer preference towards branded jewellery or traditional jewellery. Consumers possess a strong and optimistic attitude towards branded jewellery. The study explored the various required strategies to uplift economy of jewellery market.

De Barnier, V., Rodina, I., & Valette-Florence, P. (2006) analysed consumer perceptions of

luxury in three countries France, Russia and the United Kingdom. The study sconfirmed the relevance of defined luxury dimensions of Aesthetics, Premium Quality, Personal History and Expensiveness. It also revealed new trends in luxury goods consumption with the emergence of Self-pleasure dimension and the relative lack of importance of Uniqueness and Superfluousness facets. Self-pleasure dimension was found relevant for all three cultures probably because of luxury internationalisation through global advertising and promotion campaigns emphasising hedonic consumption of luxury. Also, the research pointed out that beauty, quality, personal history and expensiveness differentiate luxury goods from standard ones.

Dennis, C., Merrilees, B., Jayawardhena, C., & Tiu Wright, L. (2009) presented an integrated model of e-consumer behaviour based on analysis and synthesis of e-consumer literature. They argued that attitudes are influence by functional considerations which in turn influence intentions to shop . the study highlighted that product selection, customer service and delivery fulfillment are the most common components in the e-retail context.

Bianchi, C., & Andrews, L. (2012) studied Latin American online purchase behaviour with regard to trust and perceived risk. The analysis revealed that trust had the strongest positive influence on intentions to continuing purchasing online. Perceived risk had an inverse relationship with attitude and consumers' attitude has a positive influence on intentions to purchase online.

Nwankwo, S., Hamelin, N., & Khaled, M. (2014) finds correlations between the intention to buy luxury goods, motivation and personal values. The study reveals that the influence of religion appears to diminish as consumer affordability of luxury goods increase.

Myllymaki, R. P. (2010) indicated that reliability of store and appearance of the jewelry is the most important factor influencing purchase decision in a jewelry store. Other factors are price, material of the product, familiar payment methods and third party recommendations

Liu, X., Burns, A. C., & Hou, Y. (2013) Compared online and in-store shopping behaviour towards luxury goods. They argued that online and in-store luxury shoppers are influenced by

different motivational factors. Online luxury shoppers are price-conscious and have a higher level of trust towards online customer reviews. In-store shoppers like to see the product personally before the purchase and give more importance to shopping experience and interactions.

Utz, S., Kerkhof, P., & Van Den Bos, J. (2012) examined the impact of online store reviews on consumer trust in online stores. The analysis revealed a significant effect of store reputation. The online store with the positive review was perceived as most trustworthy followed by the store with the neutral review.

Moideen, A. ,& Khan.(2012) provides a general overview of the marketing strategies that are strongly influencing on the Indian gold ornament market. The study revealed that product quality improvement and price reduction are effective strategies followed by jewellers for retaining their profitable customers.

Prasad, V. V. D. (2010) studies the awareness levels of consumers of hallmarking scheme of Bureau of India Standards. He highlighted that consumers are still not aware about the hallmarking although hallmarking scheme is progressing. The consumer awareness levels must be improved and that a lot of promotion of the hallmarking scheme is still required.

Forsythe, S. M., & Shi, B. (2003) studied the nature of perceived risks associated with Internet shopping the study examined four types of perceived risk that were of concern to Internet shoppers and browsers —financial, product performance, psychological, and time/convenience loss risk. The results revealed difficulty of judging quality was most frequently cited by Internet users as a reason for not purchasing online.

Garbarino, E., & Strahilevitz, M. (2004) examines how men and women differ in their perceptions of the risks associated with shopping online and the effect of receiving a site recommendation from a friend. The results suggest that, women perceive a higher level of risk in online purchasing than men and recommendations from friends strongly influence women to buy online but had no significant effect on men.

RESEARCH GAP

The previous studies have identified various factors that affect the Consumer Behaviour of various products although there are other exogenous factors that need to be studied as all the factors are not considered in previous studies. Various studies had been done on jewellery buying behaviour regarding gold jewellery, diamond jewellery, branded and traditional jewellery but no significant study has been done with regard to consumer Satisfaction from in-store and online jewellery purchases in India

Most of the studies have been confined to developed countries and very fewer studies have been conducted in the area of Rajasthan especially in jewellery industry with respect to online buying behaviour. The proposed research will be confined to Rajasthan as Rajasthan is quite famous in the field of manufacturing and marketing of gems and jewellery. Henceforth this study will seek to focus on the consumer buying behaviour and satisfaction towards online and in- store jewellery.

The research will also identify whether the demographic factors had a significant impact on the consumer buying behaviour towards jewellery.

The research will further focus on both organised and unorganised sector of jewellery industry.

Relevance of the study

The study will help to understand, the consumer preferences over online and in-store jewellery purchases.

To the Jewellers: The study will help jewellers to understand consumer online purchase behaviour towards jewellery styles. The jewelers will be acquainted with the products that are more sellable online. The jewellers can frame strategies to grab the potential market after knowing consumer online purchase behaviour.

To the society, the study will helps them in getting awareness about online jewellery sites and stores and will make them identify the major players of online jewellery market and understand the ease of using online stores which will lead to cost effectiveness and time saving.

To the academicians, the study will help to find out the awareness of online jewellery market the study will help to understand the issues associated with online jewellery shopping. The study will help to explore the Marketing strategies used by various online jewellery brands

To the scholars, the study will help them to explore the needs and expectations of consumers of online jewellery store. The study will also help to identify specific factors that affect online jewellery shopping, drivers to E-consumers' adoption of online Jewellery shopping

The study will help to identify the constraints involved in growth of online jewellery shopping.

Scope of the Study

The study will emphasize on the identifying the determinants of consumer buying behavior and satisfaction from online and in-store jewellery purchases. This study is proposed to be conducted in Rajasthan. The consumer perception will be taken into account with the help of Primary Data (Questionnaire) and in some aspects Secondary Data (Books, Journals, magazines etc.) would also be relied upon for the proposed study.

Sr no	Name of the steps	Task to be performed in the step
1	Formulation of research problem	• To identify the determinants of consumer buying behavior towards Jewellery. • To examine the satisfaction of consumers from online and in- store jewellery purchase. • To analyse the impact of consumer buying behaviour on consumer satisfaction from jewellery purchase • To identify the association between selected demographic factors of consumers and their buying behaviour. • To compare the consumer buying behaviour for online and in- store jewellery purchase.
2	Review of literature	✓ Paper published in peer reviewed academic journals ✓ Paper were collected for last 15years ✓ Paper with full text available is considered

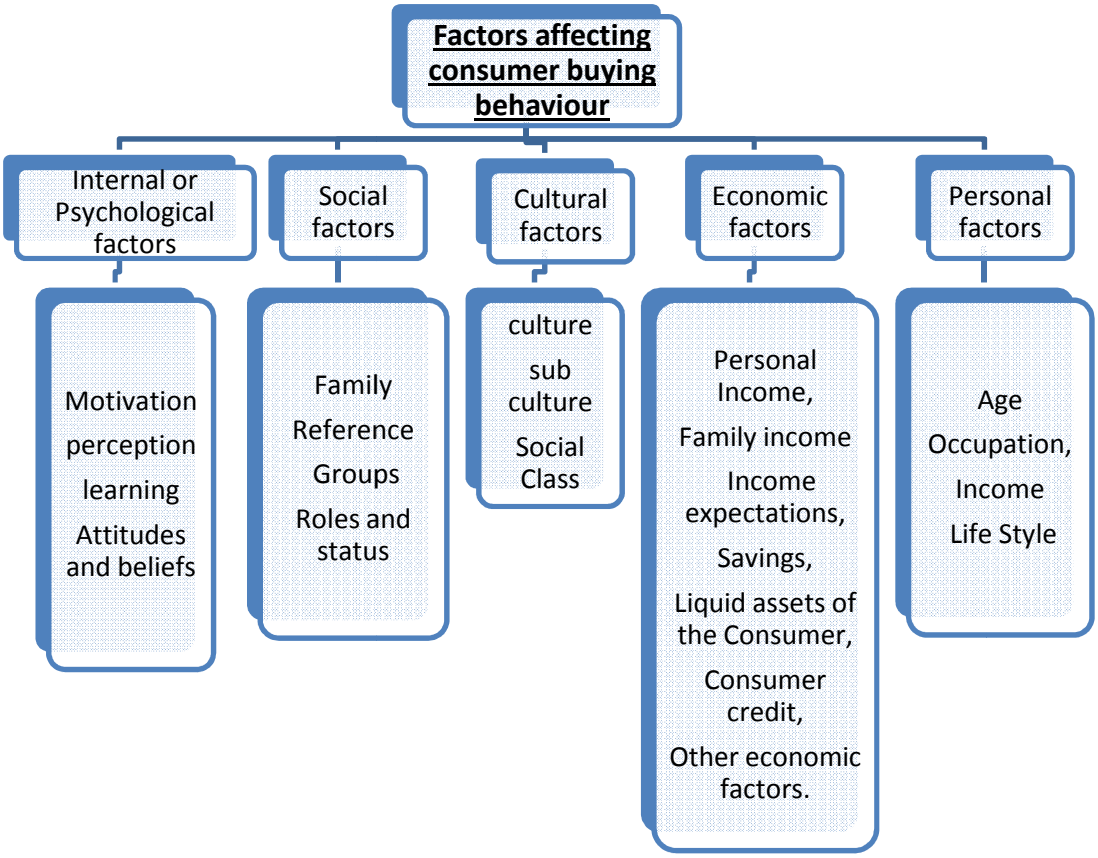
3	Developing hypothesis	• There is a significant impact of consumer buying behaviour on consumer satisfaction from jewellery purchase • There is a significant association between selected demographic factors of consumers and their buying behaviour • There is significant difference between the consumer buying behaviour for online and in- store jewellery purchase
4	Operationalisation of concepts	✓ Construct index ✓ Construct scales for measuring variables (Likert Scale)
5	Preparation of the research design	✓ The means of obtaining information ✓ The availability and skills of the researcher ✓ Explanation of the ways in which selected means of obtaining information will be organized ✓ Time schedule

6	Determining the sample design	✓ Define population ✓ Determine sample size ✓ Determine the sample design: • Stratified Random sampling
7	Construction of the tools for data collection	✓ Questionnaires ✓ Interview ✓ Schedule ✓ Secondary sources
8	Processing of data	✓ Editing ✓ Classification ✓ Coding ✓ Transcription ✓ Tabulation
9	Analysis of data	✓ Percentages ✓ Arithmetic Mean ✓ Diagrammatic presentation
10	Hypothesis testing	✓ **For Data Reduction:** Exploratory Factor Analysis (EFA).

		✓ **For Checking the Reliability:** Cronbach Alpha ✓ **To find out the relationship:** Multiple Correlation and Multiple Regression. ✓ **To test the Hypotheses & Models:** Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM)
11	Interpretation and generalizations	✓ Draw meaning from the analysis ✓ Reach to the conclusion ✓ See if the conclusion are applicable universally ✓ Make generalizations
12	Report writing	✓ The preliminary pages ✓ Main text o Introduction o Summary of findings o Main report o Conclusion End matter

Theoretical framework

Construct items to be used in the proposed study



This theory is based on two main variables that forms base for the study and their interconnection is required to be found in order to arrive at the results of the study and these two pillars are:

Independent Variables	Dependent Variable
Consumer buying behaviour **Demographic factors:** • Age • Education • Income • Occupation	**Consumer Satisfaction** • Quality of product • Convenience • Personalization • Quality of service • After sales service

• Marital status **Operational and marketing Factors :** • Payment Options • Serviceability • Advertisement and Promotion **Socio-Cultural Factors:** • Influence and Recommendations of family and friends • status • Occasion **Product related factors :** • Design • Quality • Range of merchandise • Price • Trust • Durability • Locality of Shop/Outlet • Convenience of shopping at a particular outlet	• Perceived value of the product • Behaviour of staff • Buy back and exchange facilities • Design • Brand Image

Objectives of the study

- To identify the determinants of consumer buying behavior towards Jewellery.
- To examine the satisfaction of consumers from online and in- store jewellery purchase.
- To analyse the impact of consumer buying behaviour on consumer satisfaction from jewellery purchase
- To identify the association between selected demographic factors of consumers and their buying behaviour.
- To compare the consumer buying behaviour for online and in- store jewellery purchase

Hypotheses of the Study

Hypothesis 1:

- **H_{01}:** There is no significant impact of consumer buying behaviour on consumer satisfaction from jewellery purchase.
- **H_{a1}:** There is a significant impact of consumer buying behaviour on consumer satisfaction from jewellery purchase

Hypothesis 2:

- **H_{02}:**There is no significant association between selected demographic factors of consumers and their buying behaviour
- **H_{a2}:** There is a significant association between selected demographic factors of consumers and their buying behaviour

Hypothesis 3:

- **H_{03}:** There is no significant difference between the consumer buying behaviour for online and in- store jewellery purchase
- **H_{a3}:** There is significant difference between the consumer buying behaviour for online and in- store jewellery purchase

Research Methodology

Research Design:

The proposed study will be based on the following Research Design:

Exploratory	Descriptive	Empirical
Review of Literature has been undertaken and will also be referred to in future.	Presentation of data as it will be derived.	Testing the Hypotheses and validating the proposed framework

Data Collection

The measures to be used in the proposed study will be primarily adapted from previous research and will be modified to fit the context of the proposed study. A survey questionnaire will be used as a method of data collection to test hypothesis. The use of Likert –type scale with anchors from "Strongly disagree" to "Strongly agree" will be applied to measure each response.

Universe and Sample of the study

The data collection will be conducted in the State of Rajasthan between the period of September 2019 to August 2020. Users who actually do online and in-store jewellery shopping will be originally targeted.

Sample Selection Process

	Sampling Process Undertaken	
1.	Identifying the Target population	Consumers who purchase jewellery from store and online.
2.	Specifying the sampling Unit	Consumers who purchase jewellery from store and online from Rajasthan
3.	Specifying the Sampling Method	Stratified Random Sampling
4.	Determination of the sample Size	784 users

Sample Size Determination

The sample size is determined on the basis of population size, the level of precision and confidence level.

On the basis of the following factors, sample size is determined using Morgan formula.

Confidence Level = 95 %

Margin of Error = 3.5%

Population = infinite

Sample size = 784 (table attached)

Tools and Techniques

The below mentioned techniques and tools will be used in order to derive the results of the proposed study. The techniques used will be:

- ✓ **For Descriptive Statistics:** Arithmetic Mean and Graphical Presentation.
- ✓ **For Data Reduction:** Exploratory Factor Analysis (EFA).
- ✓ **For Checking the Reliability:** Cronbach Alpha
- ✓ **To find out the relationship:** Multiple Correlation and Multiple Regression.
- ✓ **To test the Hypotheses & Models:** Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM).
- ✓ **SPSS 22 & AMOS Software** will be used to analyze the data.

Scheme of Chapterization

Chapter	*Topic*	*Page No.*
	List of Tables	
	List of Figures	
	List of Abbreviations	
1.	**Introduction**	
1.1	Introduction	
1.1.1	Concept of consumer behaviour	
1.1.2	Factors affecting consumer behaviour	
1.1.3	Consumer Satisfaction	
1.1.4	Online buying behaviour	
1.1.5	Jewellery	
1.1.6	Factors affecting jewellery buying behaviour	
2.	**Review of Literature**	
2.1	Review related to consumer behaviour	
2.2	Review related to consumer satisfaction	
2.3	Review related to online buying behaviour	
2.4	Review related to jewellery	
3.	**Research Methodology**	
3.1	Research Objectives	
3.2	Research Gap	
3.3	Relevance of the study	
3.4	Objectives of the Study	
3.5	Hypotheses	
3.6	Scope of the Study	
3.7	Universe of the Study	
3.8	Sample	
3.9	Tools	

3.10	Data Collection	
3.11	Processing of data	
3.12	Statistical Analysis	
4.	**Descriptive Analysis and Interpretation**	
5.	**Empirical Analysis and Interpretation**	
6.	**Conclusion**	
	Conclusion and Findings	
	Suggestions	
	Application of the Research	
	Limitations of the Study	
	Scope for further Research	
	Bibliography	
	References	
	Webliography (Websites)	
	Appendices	

References

- Bakewell, C., & Mitchell, V. W. (2003). Generation Y female consumer decision-making styles. *International Journal of Retail & Distribution Management*, *31*(2), 95-106.
- Bhuvaneswari, G. G., & Muthupandi, M. (2015). Buying Behaviour of Women towards Gold Ornaments. *International Journal*, *3*(7).
- Bianchi, C., & Andrews, L. (2012). Risk, trust, and consumer online purchasing behaviour: a Chilean perspective. International Marketing Review, 29(3), 253-275. (c., 2012)
- Bigne, E., Ruiz, C., &Sanz, S. (2005). The impact of internet user shopping patterns and demographics on consumer mobile buying behaviour. *Journal of Electronic Commerce Research*, *6*(3), 193
- Chaisuriyathavikun, N., & Punnakitikashem, P. (2016). A study of factors influencing customers' purchasing behaviours of gold ornaments. *Journal of Business and Retail Management Research*, *10*(3).
- Chitradevi, T. (2017). A study on consumer behaviour towards jewellery products in Tiruchirappalli district. *International Journal of Applied Research*, *3*(1), 853-857.
- De Barnier, V., Rodina, I., & Valette-Florence, P. (2006). Which luxury perceptions affect most consumer purchase behavior? A cross-cultural exploratory study in France, the United Kingdom and Russia. *Proceedings des Congrés Paris-Venise des Tendences Marketing, Paris*, 8-1 7
- Dennis, C., Merrilees, B., Jayawardhena, C., & Tiu Wright, L. (2009). E-consumer behaviour. *European journal of Marketing*, *43*(9/10), 1121-1139
- Forsythe, S. M., & Shi, B. (2003). Consumer patronage and risk perceptions in Internet shopping. *Journal of Business research*, *56*(11), 867-875.
- Garbarino, E., & Strahilevitz, M. (2004). Gender differences in the perceived risk of buying online and the effects of receiving a site recommendation. *Journal of Business Research*, *57*(7), 768-775.
- Gera, N. (2015). RETAILERS AND CUSTOMERS PERCEPTION TOWARDS BRANDED GEMS AND JEWELRY: A COMPARATIVE STUDY. *BUSINESS REVIEW (GBR)*, 60.
- Harris, L., & Dennis, C. (2011). Engaging customers on Facebook: Challenges for e-retailers. Journal of Consumer Behaviour, 10(6), 338-346.

- Huang, W. Y., Schrank, H., & Dubinsky, A. J. (2004). Effect of brand name on consumers' risk perceptions of online shopping. *Journal of Consumer Behaviour: An International Research Review*, *4*(1), 40-50

- Jain, N. (2013). Consumer buying behaviour with regard to branded and traditional jewellery with special reference to Jaipur jewellery market, International Journal of Multidisciplinary Educational Research, 2(9) 10-19

- Joseph, D. J. K. (2014). Consumer Behaviour in the Gold Jewellery Market of Kerala. *JOURNAL OF BUSINESS AND ADMINISTRATION RESEARCH REVIEW, ISSN-2347-856X ISSN-2348-0653*, *1*(6), 86

- Krishnan ,A. & Koshy, L. Effect of celebrity endorsement on customers' buying Behaviour towards gold ornaments. A descriptive study conducted at kottayam, kerala www.researchgate.net.
- Liu, X., Burns, A. C., & Hou, Y. (2013). Comparing online and in-store shopping behavior towards luxury goods. *International Journal of Retail & Distribution Management*, *41*(11/12), 885-900

- Michon, R., Yu, H., Smith, D., &Chebat, J. C. (2008). The influence of mall environment on female fashion shoppers' value and behaviour. *Journal of Fashion Marketing and Management: An International Journal*, *12*(4), 456-468

- *Moideen, A. ,& Khan.(2012)* An empirical study of the marketing strategies on the Indian gold ornament market. Indian Journal of Commerce & Management Studies, *3*(3).

- MS Manoj & Sajjanan D, (2015) a study on the influence of advertisements on the buying behaviour of gold jewellery consumers' of kollam district. International Education & Research Journal [IERJ], *5*(1).

- Myllymaki, R. P. (2010). A study of factors influencing purchase decision in an online jewelry store.
- Nwankwo, S., Hamelin, N., & Khaled, M. (2014). Consumer values, motivation and purchase intention for luxury goods. *Journal of retailing and consumer services*, *21*(5), 735-744.
- Prasad, V. V. D. (2010). Hallmarking in India: A Major Quality Initiative in the Largest Gold Jewellery Market in the World. *International Journal of Marketing Studies*, *2*(1), 213.
- Richa, D. (2012). Impact of demographic factors of consumers on online shopping behaviour: A study of consumers in India. *International Journal of Engineering and Management Sciences*, *3*(1), 43-52

- Sanjula, N. C. (2017). Consumer Perception of Branded Jewelry in India. *Language in India*, *17*(4), 163-188.

- Srivastava, P. (2013) A Study of Consumer Online Shopping Attitude and Behaviour towards Jewellery, International Journal of Scientific Research in Recent Sciences IJSRRS, 1(1)
- Tariq, M. I., Nawaz, M. R., Nawaz, M. M., & Butt, H. A. (2013). Customer perceptions about branding and purchase intention: a study of FMCG in an emerging market. Journal of Basic and Applied Scientific Research, 3(2), 340-347
- Utz, S., Kerkhof, P., & Van Den Bos, J. (2012). Consumers rule: How consumer reviews influence perceived trustworthiness of online stores. *Electronic Commerce Research and Applications*, *11*(1), 49-58.
- Wiedmann, K. P., Hennigs, N., &Siebels, A. (2009). Value-based segmentation of luxury consumption Behaviour. *Psychology & Marketing*, *26*(7), 625-651
- Wilcox, K., Kim, H. M., & Sen, S. (2009). Why do consumers buy counterfeit luxury brands?. *Journal of marketing research*, *46*(2), 247-259

SAMPLE SIZE TABLE

Population Size	Confidence 95.00% Degree of Accuracy/Margin of Error				Confidence 99.00% Degree of Accuracy/Margin of Error			
	0.05	0.035	0.025	0.01	0.05	0.035	0.025	0.01
10	10	10	10	10	10	10	10	10
20	19	20	20	20	19	20	20	20
30	28	29	29	30	29	29	30	30
50	44	47	48	50	47	48	49	50
75	63	69	72	74	67	71	73	75
100	80	89	94	99	87	93	96	99
150	108	126	137	148	122	135	142	149
200	132	160	177	196	154	174	186	198
250	152	190	215	244	182	211	229	246
300	169	217	251	291	207	246	270	295
400	196	265	318	384	250	309	348	391
500	217	306	377	475	285	365	421	485
600	234	340	432	565	315	416	490	579
700	248	370	481	653	341	462	554	672
800	260	396	526	739	363	503	615	763
900	269	419	568	823	382	541	672	854
1,000	278	440	606	906	399	575	727	943
1,200	291	474	674	1067	427	636	827	1119
1,500	306	515	759	1297	460	712	959	1376
2,000	322	563	869	1655	498	808	1141	1785
2,500	333	597	952	1984	524	879	1288	2173
3,500	346	641	1068	2565	558	977	1510	2890
5,000	357	678	1176	3288	586	1066	1734	3842
7,500	365	710	1275	4211	610	1147	1960	5165
10,000	370	727	1332	4899	622	1193	2098	6239
25,000	378	760	1448	6939	646	1285	2399	9972
50,000	381	772	1491	8056	655	1318	2520	12455
75,000	382	776	1506	8514	658	1330	2563	13583
100,000	383	778	1513	8762	659	1336	2585	14227
250,000	384	782	1527	9248	662	1347	2626	15555
500,000	384	783	1532	9423	663	1350	2640	16055
1,000,000	384	783	1534	9512	663	1352	2647	16317
2,500,000	384	784	1536	9567	663	1353	2651	16478
10,000,000	384	784	1536	9594	663	1354	2653	16560
100,000,000	384	784	1537	9603	663	1354	2654	16584
264,000,000	384	784	1537	9603	663	1354	2654	16586

+ Copyright, The Research Advisors (2006). All rights reserved.